

CLAIMS

1. A system for allowing a user of a distributed network to perform a secure payment transaction initiated over said network by using a financial data card, the system comprising:

at least one vendor site connected to said network;

at least one user computerized system comprising a computer connected to said network and a safe payment unit connected to said user computer, said safe payment unit including a data card reader, an authentication protocol for verifying the authenticity of a data card received through said card reader, a storage means for storing transaction information and a means for telephone communication with a remote computer system;

an online computerized system of a trusted agent accessible to said safe payment unit by a telephone communication means;

2. The system of claim 1 wherein the distributed network is the Internet.

3. The system of claim 1 wherein said user remains anonymous to the payee.

4. The system of claim 1 wherein the vendor site is running a set of electronic commerce-related software applications.

5. A system according to claim 4 wherein the said set of electronic commerce-related software applications includes a software application for allowing a user to perform payment transaction via said safe payment unit.

6. The system of claim 1 wherein the user computer is running a software application for accessing and browsing vendor sites.

7. The system of claim 1 wherein the user computer includes a software application for allowing a communication with said safe payment unit.

8. The system of claim 1 wherein said trusted agent is a credit card issuer company and wherein said data card is a credit card issued by said company.

9. The system of claim 1 wherein said trusted agent is a mediator agent mediating between credit card users and credit cards issuer companies.

10. The system of claim 1 wherein said computerized system of trusted agent includes a database of users accounts.

11. A system according to claim 10 wherein said database further includes data of qualified vendors.

12. The system of claim 1 wherein said safe payment further comprising a keypad and indicator lights for indicating unit mode.

13. A system according to claim 12 wherein said safe payment unit further comprises a display.

14. A system according to claim 12 wherein said safe payment unit further comprises a printer or means to connect to an external printer.

15. A system according to claim 12 wherein said safe payment device further comprising encrypting means for encrypting the information transmitted to said online computerized system of trusted agent.

16. A method for allowing a user to perform secure and anonymous transactions initiated over a distributed network in a system comprising a plurality of vendors sites accessible to users computers through said network and wherein said user computer is connected to a safe payment unit, said method comprising the following steps:
  - sending over said network an order request from a user computer to a vendor site, said request specifying payment via a safe payment unit;
  - in response to said order request from user computer, generating in vendor site a transaction message and sending said message over the network to said user computer, said transaction message including transaction data;
  - downloading said transaction message from user computer to said safe payment unit connected to said user computer;
  - inserting a data card to a card reader of said safe payment unit for reading data of said data card;
  - performing an authentication procedure to verify authenticity of said data card;
  - if card authentic, transmitting card data and said transaction data to a trusted agent to verify transaction.
17. The method of claim 16 wherein said distributed network comprising the Internet.
18. The method of claim 16 wherein said user remains anonymous to vendor.
19. The method of claim 16 wherein said trusted agent is a credit card issuer company and wherein said data card is a credit card issued by said company.

DRAFT EDITION

20. The method of claim 16 wherein said trusted agent is a mediator agent mediating between credit card users and a credit card issuer companies.
21. The method of claim 16 wherein the authentication procedure includes a comparison between said data card identifier code read by said card reader and card identifier codes stored in safe payment unit memory.
22. A method according to claim 21 wherein said authentication protocol further includes a comparison between a password code entered by the user following the insertion of said user's data card and a password code stored in safe payment unit memory, said password code can be associated with said data card or with said safe payment unit.
23. The method of claim 16 wherein said transaction data includes a transaction identifier code assigned by the vendor, a vendor information, the amount of payment and items information.
24. The method of claim 16 further comprising a step of encrypting the said card data and said transaction data before transmitting for a verification to said trusted agent.
25. The method of claim 16 further comprising the following steps:  
receiving in the safe payment unit a transaction verification signal from said trusted agent;  
confirming the payment by sending a payment confirmation signal to the trusted agent.
26. The method of claim 25 wherein said confirmation signal includes an electronic signature of the customer.

27. A method according to claim 25 wherein upon sending said payment confirmation signal, a transaction receipt is printed by the safe payment unit and a message is sent to the user computer indicating the transaction completion.

28. A method according to claim 25 further comprising a step of sending a signal from the user computer to the vendor site indicating the transaction completion, said signal is sent over the data network.

29. The method of claim 25 further comprising a step of sending a notice of transaction from the trusted agent to the vendor, said notice is sent via a conventional mail or an e-mail and includes the transaction data assigned by the vendor with additional transaction data assigned by the trusted agent but does not include the customer's credit card and personal information data.

30. A method according to claim 29 wherein said notice of transaction is part of a collection of transactions notices sent periodically, preferably at the end of each business day, by the trusted agent to a vendor, said collection includes all users transactions performed with said vendor during the period of time that elapsed from the last time such a collection was sent to said vendor.